2025 EU-wide Transparency Exercise

Bank Name	Landesbank Hessen-Thüringen Girozentrale
LEI Code	DIZES5CFO5K3I5R58746
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2025 EU-wide Transparency Exercise

Leverage ratio

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,396	9,679	9,896	10,068	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,352	9,646			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	192,061	186,814	189,942	191,323	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	192,017	186,782			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.89%	5.18%	5.21%	5.26%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.87%	5.16%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise

Capital

Landesbank Hessen-Thüringen Girozentrale

		(mln EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**11,400**	**11,840**	**12,007**	**12,192**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**8,542**	**8,825**	**9,042**	**9,214**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,527	3,527	3,527	3,527	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	6,205	6,414	6,414	6,587	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	400	445	445	384	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-544	-462	-471	-455	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-272	-273	-283	-286	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1	-1	-1	-1	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-402	-382	-106	-37	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-23	-29	-30	-36	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	-4	-23	-14	-16	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-4	-23	-14	-16	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-69	-94	-87	-111	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-78	-90	-113	-102	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-240	-240	-240	-240	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	44	33	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	44	33	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**854**	**854**	**854**	**854**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	854	854	854	854	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**9,396**	**9,679**	**9,896**	**10,068**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**2,004**	**2,162**	**2,111**	**2,124**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,004	2,162	2,111	2,124	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B.1	**TOTAL RISK EXPOSURE AMOUNT**	62,174	62,350	56,434	56,501	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	11	11			C 05.01 (r0010,c0040)	
	B.2	**TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR**			56,434	56,501	C 02.00 (r0036,c0010)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**13.74%**	**14.15%**	**16.02%**	**16.31%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**15.11%**	**15.52%**	**17.54%**	**17.82%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**18.34%**	**18.99%**	**21.28%**	**21.58%**	**CA3 {5}**	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.4	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)**			**16.02%**	**16.31%**		
	C.5	**TIER 1 CAPITAL RATIO (transitional period - pre floor)**			**17.54%**	**17.82%**		
	C.6	**TOTAL CAPITAL RATIO (transitional period - pre floor)**			**21.28%**	**21.58%**		
CET1 Capital Fully loaded (CRR2)	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**8,498**	**8,792**			**[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]**	-
CET1 RATIO (%) Fully loaded (CRR2)[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**13.67%**	**14.10%**			**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	44	33			C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0			C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	11	11			C 05.01 (r0440,c0040)	

[1] The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1623, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 January 2025.
The main changes introduced under CRR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Landesbank Hessen-Thüringen Girozentrale

(mln EUR, %)	RWAs				
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations)[1]	48,472	48,135	41,556	40,717	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	7,523	8,366	8,946	8,349	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	37,117	35,586	28,404	28,185	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	805	1,151	1,195	1,094	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	1,487	1,503	1,269	1,311	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	1,002	993	876	1,044	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	954	1,003	1,328	1,568	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	2,304	2,339	2,386	2,535	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)[3]	4,513	5,069	5,102	5,451	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	625	913	851	1,171	C 02.00 (r0530, c0010)
Of which IMA	3,888	4,156	4,028	4,028	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,811	4,811	5,186	5,186	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	4,811	4,811			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts[3]	118	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			56,434	56,501	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	62,174	62,350	56,434	56,501	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).

[2] On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

[3] In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

2025 EU-wide Transparency Exercise

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Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	6,911	8,947	1,844	3,508
Of which debt securities income	294	400	109	223
Of which loans and advances income	3,393	4,485	1,049	2,003
Interest expenses	5,505	7,094	1,408	2,636
(Of which deposits expenses)	2,112	2,747	598	1,080
(Of which debt securities issued expenses)	1,064	1,400	326	670
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	10	95	2	8
Net Fee and commission income	411	575	140	288
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	-2	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	290	262	-79	10
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-194	-240	138	103
Gains or (-) losses from hedge accounting, net	-2	8	-1	9
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	105	135	40	81
TOTAL OPERATING INCOME, NET	2,026	2,688	674	1,370
(Administrative expenses)	1,092	1,499	381	779
(Cash contributions to resolution funds and deposit guarantee schemes)	55	55	17	14
(Depreciation)	62	83	21	41
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	12	14	-7	-30
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	22	28	-7	-15
(Other provisions)	-10	-13	0	-15
Of which pending legal issues and tax litigation[(1)]	0	0	0	0
Of which restructuring[1]	0	-8	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[(2)]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	212	322	41	162
(Financial assets at fair value through other comprehensive income)	1	1	0	1
(Financial assets at amortised cost)	211	321	41	161
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	3	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	4	-7	-7	-4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	597	704	214	400
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	439	501	150	307
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**439**	**501**	**150**	**307**
Of which attributable to owners of the parent	439	501	150	307

[(1)] Information available only as of end of the year

[(2)] For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	38,903				33,349				36,945				37,764				IAS 1.54 (i)
Financial assets held for trading	12,863	3,551	9,223	89	12,234	2,928	9,209	97	12,414	3,637	8,657	120	13,249	4,576	8,595	79	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,247	45	627	574	1,265	46	624	595	1,325	0	725	600	1,338	0	734	604	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	2,806	0	2,600	206	2,786	0	2,583	203	2,721	0	2,525	196	2,711	0	2,517	194	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	15,909	14,030	1,320	559	16,266	14,538	1,200	528	16,190	14,521	1,161	509	16,033	14,405	1,138	491	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	124,060				127,521				125,537				124,467				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	236	0	236	0	90	0	90	0	369	0	369	0	429	0	429	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	5,157				4,078				5,515				3,996				
TOTAL ASSETS	201,180				197,590				201,016				199,987				IAS 1.9(a), IG 6

[1] Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 30/09/2024						As of 31/12/2024					
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]		
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets
Financial assets at fair value through other comprehensive income	Debt securities	15,112	244	0	-2	0	0	15,540	237	0	-2	0	0
	Loans and advances	770	3	0	-2	0	0	744	3	0	-2	0	0
Financial assets at amortised cost	Debt securities	3,431	0	0	-1	0	0	3,607	0	0	-1	0	0
	Loans and advances	85,887	32,440	3,787	-31	-351	-1,156	89,319	32,101	4,087	-32	-342	-1,236

(mln EUR)		As of 31/03/2025						As of 30/06/2025						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [2]			Accumulated impairment [2]			Gross carrying amount [2]			Accumulated impairment [2]			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	15,529	208	0	-2	0	0	14,196	1,374	0	-2	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	711	3	0	-2	0	0	683	6	0	-2	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,772	0	0	-1	0	0	3,782	237	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	89,959	29,378	3,944	-32	-372	-1,161	98,943	19,103	3,858	-37	-319	-1,152	Annex V.Part 1.32, 44(a)

[1] This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

[2] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	14,159	14,138	15,500	15,429	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	12,957	12,340	12,313	12,346	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	158,687	156,815	158,747	158,498	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	592	940	417	422	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1,048	1,137	1,135	1,012	IAS 37.10; IAS 1.54(l)
Tax liabilities	126	162	140	140	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,180	588	1,132	532	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	189,749	186,119	189,384	188,379	IAS 1.9(b);IG 6
TOTAL EQUITY	11,431	11,472	11,632	11,607	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	201,180	197,590	201,016	199,987	IAS 1.IG6

[1] Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	*References*
Derivatives		8,494	8,646	7,921	7,812	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	81	125	161	257	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	12,167	11,938	9,656	11,167	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5,435	6,516	4,989	6,129	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	40,926	41,410	43,156	42,915	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	15,019	14,998	16,771	17,064	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	28,636	28,248	31,831	30,999	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	6,084	6,564	6,745	7,973	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	11,458	12,395	11,011	11,158	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	8,810	9,657	8,074	8,177	ECB/2013/33 Annex 2.Part 2.9.1
	Households	23,125	23,088	22,689	23,318	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	13,932	14,198	14,124	15,030	Annex V.Part 1.42(f), 44(c)
Debt securities issued		61,011	58,103	60,310	58,552	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,756	1,773	1,752	1,743	Annex V.Part 1.37
Other financial liabilities		496	278	242	516	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		186,395	184,232	186,977	186,695	

2025 EU-wide Transparency Exercise

Market Risk

Landesbank Hessen-Thüringen Girozentrale

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
(mln EUR)			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024									
Traded Debt Instruments	462	363	117	26	194	45							111	21	221	53						
Of which: General risk	0	0	117	26	194	45							111	21	221	53						
Of which: Specific risk	462	363	0	0	0	0							0	0	0	0						
Equities	0	1	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	157	548	0	0	0	0							0	0	0	0						
Commodities risk	5	1	0	0	0	0							0	0	0	0						
Total	**625**	**913**	**117**	**26**	**194**	**45**	**0**	**0**	**0**	**0**	**0**	**3,888**	**111**	**21**	**221**	**53**	**0**	**0**	**0**	**0**	**0**	**4,156**
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025									
Traded Debt Instruments	605	691	81	18	242	49							85	19	237	56						
Of which: General risk	0	0	81	18	242	49							85	19	237	56						
Of which: Specific risk	605	691	0	0	0	0							0	0	0	0						
Equities	1	0	0	0	0	0							0	0	0	0						
Of which: General risk	1	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	242	477	0	0	0	0							0	0	0	0						
Commodities risk	3	3	0	0	0	0							0	0	0	0						
Total	**851**	**1,171**	**81**	**18**	**242**	**49**	**0**	**0**	**0**	**0**	**0**	**4,028**	**85**	**19**	**237**	**56**	**0**	**0**	**0**	**0**	**0**	**4,028**

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banksa re in the RWEA OV1 template.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]
	Central governments or central banks	3,046	3,845	10		2,011	2,935	10	
	Regional governments or local authorities	13,468	15,620	367		13,452	15,671	348	
	Public sector entities	2,632	2,056	131		2,813	2,260	117	
	Multilateral Development Banks	134	169	0		155	201	0	
	International Organisations	920	920	0		1,005	1,005	0	
	Institutions	13,995	14,449	538		14,864	15,333	677	
	Corporates	9,750	4,724	4,287		11,016	5,570	5,006	
	of which: SME	576	275	217		549	260	206	
	Retail	1,125	449	337		1,108	466	349	
	of which: SME	34	3	2		34	6	5	
Consolidated data	Secured by mortgages on immovable property and ADC exposures	1,682	1,677	607		1,700	1,693	610	
	of which: SME	59	56	16		74	71	19	
	Exposures in default	213	65	89	38	268	83	104	72
	Items associated with particularly high risk	344	123	185		344	97	145	
	Subordinated debt exposures								
	Covered bonds	376	376	5		377	377	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	183	183	48		132	132	52	
	Equity	1,425	916	937		1,457	947	963	
	Other exposures	78	78	76		78	78	77	
	Standardised Total [2]	49,371	45,650	7,615	316	50,781	46,849	8,464	381

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

[3] Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

[4] Starting from the 2024 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
	Central governments or central banks	2,538	3,342	0		1,511	2,315	0	
	Regional governments or local authorities	12,450	13,839	11		12,502	13,993	11	
	Public sector entities	1,991	2,055	131		2,196	2,259	116	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,865	12,318	431		12,612	13,079	573	
	Corporates	4,817	2,251	2,227		4,999	2,371	2,291	
	of which: SME	574	275	217		547	260	206	
	Retail	1,111	442	332		1,092	460	345	
	of which: SME	33	3	2		33	6	5	
GERMANY	Secured by mortgages on immovable property and ADC exposures	1,605	1,601	579		1,622	1,616	582	
	of which: SME	59	56	16		74	71	19	
	Exposures in default	176	29	35	37	182	30	35	39
	Items associated with particularly high risk	154	123	184		139	97	145	
	Subordinated debt exposures								
	Covered bonds	371	371	4		372	372	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	104	104	4		39	39	4	
	Equity	1,416	916	937		1,447	947	963	
	Other exposures	70	70	70		73	73	73	
	Standardised Total [2]				92				112

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
	Central governments or central banks	20	20	0		22	22	0	
	Regional governments or local authorities	134	134	27		141	140	28	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	51	22		51	51	20	
	Corporates	1,477	681	618		1,727	864	798	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	190	0	0		205	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	31	31	12		42	42	13	
	Equity	9	0	0		10	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				201				216

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
	Central governments or central banks	56	56	0		55	78	0	
	Regional governments or local authorities	183	182	30		170	170	29	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	9		19	19	9	
	Corporates	486	129	77		627	266	207	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	12	12	10		12	12	10	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				2				3

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
	Central governments or central banks	0	0	0		0	74	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,946	1,946	39		2,076	2,076	42	
	Corporates	360	164	181		404	213	242	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		3	3	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				2				2

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

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2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

LUXEMBOURG

(mln EUR, %)	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	201	168	215		253	215	278	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	4	4	3		4	4	3	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total [2]				3				3

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

POLAND

(mln EUR, %)	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	18	18	4		18	18	4	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	111	0	0		121	0	0	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total [2]				0				0

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

NETHERLANDS

(mln EUR, %)	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	23	23	10		23	23	10	
Corporates	435	207	233		404	183	197	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	36	35	53	0	37	22	22	15
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2	2	2		2	2	2	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total [2]				3				16

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

AUSTRIA

(mln EUR, %)	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	32	32	0		48	48	0	
Regional governments or local authorities	600	598	120		539	538	108	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	264	173	178		339	214	211	
of which: SME	1	0	0		1	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	2		3	3	2	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total [2]				4				3

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

SWEDEN

(mln EUR, %)	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2	2	0		2	2	0	
Corporates	40	27	41		40	28	43	
of which: SME	0	0	0		0	0	0	
Retail	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
Covered bonds	5	5	1		5	5	1	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	3	3	3		3	3	3	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total [2]				1				0

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

SWITZERLAND

(mln EUR, %)	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
Central governments or central banks	114	237	0		75	224	0	
Regional governments or local authorities	53	52	52		53	53	53	
Public sector entities	2	1	0		2	1	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	49	49	10		44	44	9	
Corporates	576	210	62		769	246	92	
of which: SME	0	0	0		1	0	0	
Retail	12	6	4		12	5	4	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property and ADC exposures	77	76	28		78	77	28	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Subordinated debt exposures								
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	8	8	6		5	5	3	
Standardised Total [2]				2				2

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [4]
Consolidated data	Central governments or central banks	2,717	3,622	10		2,663	3,601	10	
	Regional governments or local authorities	13,346	15,710	356		14,189	16,273	351	
	Public sector entities	2,835	2,263	100		2,869	2,352	99	
	Multilateral Development Banks	183	229	0		202	255	0	
	International Organisations	1,039	1,039	0		1,110	1,110	0	
	Institutions	13,902	14,251	969		14,018	14,337	921	
	Corporates	10,246	4,793	4,444		9,682	4,607	4,209	
	of which: SME	436	203	160		418	191	150	
	Retail	469	316	238		753	369	276	
	of which: SME	46	4	2		65	5	3	
	Secured by mortgages on immovable property and ADC exposures	2,819	2,343	1,251		2,394	1,917	1,272	
	of which: SME	136	97	42		153	109	46	
	Exposures in default	539	115	133	315	392	110	123	173
	Items associated with particularly high risk								
	Subordinated debt exposures	224	222	172		111	109	2	
	Covered bonds	364	364	5		394	394	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	197	189	129		131	123	85	
	Equity	1,579	1,079	1,165		1,460	960	1,048	
	Other exposures	84	84	83		82	82	81	
	Standardised Total [2]	50,544	46,619	9,054	373	50,450	46,600	8,483	229

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter
(4) Starting from the 2024 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
GERMANY	Central governments or central banks	2,132	2,926	0		2,100	2,891	0	
	Regional governments or local authorities	12,409	13,974	10		13,299	14,564	6	
	Public sector entities	2,232	2,258	99		2,291	2,322	93	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11,703	11,971	848		12,016	12,224	800	
	Corporates	4,473	1,955	1,937		3,939	1,916	1,921	
	of which: SME	430	202	160		412	190	150	
	Retail	464	313	236		746	366	274	
	of which: SME	46	3	2		65	5	3	
	Secured by mortgages on immovable property and ADC exposures	2,571	2,105	985		2,158	1,689	1,020	
	of which: SME	136	97	42		153	109	46	
	Exposures in default	275	90	95	77	266	88	92	68
	Items associated with particularly high risk								
	Subordinated debt exposures	117	115	12		111	109	1	
	Covered bonds	359	359	4		389	389	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	77	70	52		46	39	38	
	Equity	1,546	1,046	1,140		1,426	926	1,023	
	Other exposures	78	78	78		76	76	76	
	Standardised Total [2]				104				96

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
UNITED STATES	Central governments or central banks	25	25	0		24	24	0	
	Regional governments or local authorities	134	134	27		138	138	28	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	38	38	14		48	49	16	
	Corporates	1,639	751	587		1,496	675	529	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	146	140	210		135	129	194	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	194	0	0	194	60	0	0	60
	Items associated with particularly high risk								
	Subordinated debt exposures	25	25	37		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	38	38	18		34	34	14	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				203				68

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
FRANCE	Central governments or central banks	59	79	0		60	85	0	
	Regional governments or local authorities	166	253	17		153	288	27	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	19	19	7		18	18	7	
	Corporates	649	221	171		606	154	119	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	21	21	31		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	20	20	14		19	19	15	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				2				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]	Original Exposure [1]	Exposure Value [1]	Risk exposure amount	Value adjustments and provisions [2]
UNITED KINGDOM	Central governments or central banks	0	68	0		0	61	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,024	2,024	40		1,854	1,854	37	
	Corporates	394	202	229		393	190	183	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				2				2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Landesbank Hessen-Thüringen Girozentrale

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
LUXEMBOURG	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		16	16	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	233	196	256		236	213	267	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	20	18	27		20	18	27	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	3		7	7	3	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total (2)				3				3

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
POLAND	Central governments or central banks	18	18	4		18	18	4	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	126	0	0		126	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total (2)				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
NETHERLANDS	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		19	19	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	22	103	30		21	132	39	
	Corporates	383	217	231		325	138	132	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	25	38	0	26	22	31	4
	Items associated with particularly high risk								
	Subordinated debt exposures	11	11	16		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	15	15	10		2	2	2	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total (2)				2				6

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
AUSTRIA	Central governments or central banks	57	57	0		67	67	0	
	Regional governments or local authorities	537	536	107		480	479	96	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	311	202	202		320	215	210	
	of which: SME	1	0	0		1	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	2		1	1	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total (2)				3				3

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		2	2	0	
	Corporates	40	25	38		40	25	38	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	15	15	23		0	0	0	
	Covered bonds	5	5	1		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	5		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total (2)				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
	(mln EUR, %)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions (2)
SWITZERLAND	Central governments or central banks	142	291	0		123	317	0	
	Regional governments or local authorities	53	52	52		54	53	53	
	Public sector entities	2	1	0		2	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	61	20		33	33	16	
	Corporates	704	229	141		692	223	136	
	of which: SME	4	0	0		4	0	0	
	Retail	4	2	2		5	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	81	80	29		81	81	31	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	6	6	5		6	6	5	
	Standardised Total (2)				2				2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments [2]	62,215	0	65,009	1,919	0	8	57,857	0	60,574	1,793	0	4
	Institutions	15,221	0	13,993	2,532	0	36	15,309	0	13,838	2,500	0	23
	Corporates	85,241	3,598	73,135	33,543	0	1,179	83,406	3,887	71,550	32,153	0	1,314
	Corporates - Of Which: Specialised Lending	29,958	1,451	28,824	15,447	0	471	30,597	1,536	29,553	15,798	0	517
	Corporates - Of Which: SME	4,675	140	3,830	1,512	0	13	5,548	164	4,497	1,686	0	34
	Retail	5,298	43	5,246	805	37	22	5,261	43	5,225	1,151	64	20
	Retail - Secured on real estate property	3,395	28	3,387	451	24	2	3,374	28	3,369	690	39	2
	Retail - Secured on real estate property - Of Which: SME	591	15	585	209	12	1	573	16	570	294	22	1
	Retail - Secured on real estate property - Of Which: non-SME	2,804	13	2,802	241	11	1	2,802	12	2,799	396	18	1
	Retail - Qualifying Revolving	743	2	753	49	2	2	740	2	756	61	2	1
	Retail - Other Retail	1,160	13	1,105	305	12	18	1,147	13	1,100	399	22	16
	Retail - Other Retail - Of Which: SME	266	8	228	110	8	7	256	8	234	138	18	7
	Retail - Other Retail - Of Which: non-SME	894	5	877	195	3	10	891	4	865	261	5	9
	Equity	879	0	788	1,487	0		893	0	801	1,503	0	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				1,540						1,529		
	IRB Total [3]				**41,825**						**40,630**		

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Incl. RGLAs and PSEs from Q1 2025
[3] IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
[4] Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
GERMANY	Central banks and central governments [2]	58,009	0	60,914	1,313	0	0	54,974	0	57,876	1,381	0	0
	Institutions	3,360	0	2,957	407	0	4	3,250	0	2,855	393	0	3
	Corporates	46,555	1,172	39,030	15,152	0	478	45,627	1,354	37,974	14,288	0	589
	Corporates - Of Which: Specialised Lending	4,867	0	4,702	2,300	0	9	4,787	0	4,619	2,264	0	8
	Corporates - Of Which: SME	4,185	121	3,536	1,343	0	4	5,143	164	4,318	1,579	0	34
	Retail	5,240	43	5,187	794	37	21	5,203	43	5,167	1,135	64	20
	Retail - Secured on real estate property	3,356	28	3,348	444	24	2	3,336	28	3,331	679	39	2
	Retail - Secured on real estate property - Of Which: SME	587	15	581	206	12	1	569	16	567	289	22	1
	Retail - Secured on real estate property - Of Which: non-SME	2,769	13	2,767	238	11	1	2,767	12	2,764	390	17	1
	Retail - Qualifying Revolving	735	2	745	48	2	2	732	2	748	61	2	1
	Retail - Other Retail	1,149	12	1,093	302	12	17	1,135	13	1,088	395	22	16
	Retail - Other Retail - Of Which: SME	265	8	228	110	8	7	256	8	234	138	18	7
	Retail - Other Retail - Of Which: non-SME	883	5	866	193	3	10	879	4	854	258	4	9
	Equity	342	0	342	680	0	0	338	0	338	662	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED STATES	Central banks and central governments [2]	3,177	0	3,228	417	0	6	1,893	0	1,948	252	0	3
	Institutions	324	0	324	80	0	1	347	0	347	79	0	1
	Corporates	11,419	625	9,886	6,599	0	191	12,012	844	10,510	6,531	0	250
	Corporates - Of Which: Specialised Lending	9,699	625	9,119	6,058	0	186	10,454	840	9,922	6,160	0	247
	Corporates - Of Which: SME	0	0	46	33	0	0	0	0	0	0	0	0
	Retail	6	0	6	2	0	0	5	0	5	2	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	3	0	3	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	3	0	3	6	0	0	3	0	3	6	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
FRANCE	Central banks and central governments [2]	281	0	387	77	0	1	251	0	357	71	0	1
	Institutions	3,534	0	3,533	587	0	7	3,694	0	3,669	599	0	5
	Corporates	5,107	440	4,781	2,421	0	148	4,776	386	4,448	2,387	0	120
	Corporates - Of Which: Specialised Lending	3,176	370	3,133	1,402	0	89	3,044	369	3,005	1,441	0	107
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	17	0	17	33	0	0	17	0	17	33	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
UNITED KINGDOM	Central banks and central governments [2]	0	0	210	45	0	0	0	0	132	30	0	0
	Institutions	269	0	252	96	0	0	295	0	277	108	0	0
	Corporates	2,754	22	2,580	1,162	0	15	2,895	0	2,732	1,253	0	12
	Corporates - Of Which: Specialised Lending	2,225	0	2,187	943	0	14	2,467	0	2,375	1,096	0	12
	Corporates - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail	3	0	3	1	0	0	4	0	4	2	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	1	0	0	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	26	0	17	31	0	0	29	0	20	38	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Incl. RGLAs and PSEs from Q1 2025

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

IRB Approach

	(mln EUR, %)	As of 30/09/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 31/12/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
LUXEMBOURG	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	70	0	16	3	0	0	77	0	19	4	0	0
	Corporates	5,335	877	5,088	2,558	0	161	5,067	1,009	4,830	2,349	0	206
	Corporates - Of Which: Specialised Lending	2,082	62	2,078	1,098	0	24	2,226	63	2,223	1,263	0	23
	Corporates - Of Which: SME	123	0	119	63	0	0	83	0	80	38	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	383	0	305	579	0	0	394	0	316	601	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Incl. RGLAs and PSEs from Q1 2025

IRB Approach

	(mln EUR, %)	As of 30/09/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 31/12/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
POLAND	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	44	0	44	4	0	0	46	0	46	5	0	0
	Corporates	1,713	0	1,644	967	0	14	1,764	0	1,693	996	0	10
	Corporates - Of Which: Specialised Lending	1,659	0	1,643	967	0	14	1,706	0	1,693	995	0	10
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Incl. RGLAs and PSEs from Q1 2025

IRB Approach

	(mln EUR, %)	As of 30/09/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 31/12/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
NETHERLANDS	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	425	0	425	60	0	0	430	0	430	61	0	0
	Corporates	2,514	20	2,504	1,283	0	19	2,375	0	2,328	1,112	0	7
	Corporates - Of Which: Specialised Lending	1,401	0	1,387	772	0	7	1,362	0	1,349	683	0	4
	Corporates - Of Which: SME	66	20	61	23	0	8	46	0	43	23	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	3	0	0	2	0	2	4	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Incl. RGLAs and PSEs from Q1 2025

IRB Approach

	(mln EUR, %)	As of 30/09/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 31/12/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
AUSTRIA	Central banks and central governments [2]	115	0	116	19	0	0	114	0	116	19	0	0
	Institutions	899	0	992	157	0	2	951	0	861	144	0	1
	Corporates	1,340	8	928	393	0	7	986	8	840	376	0	5
	Corporates - Of Which: Specialised Lending	504	0	504	196	0	3	459	0	458	195	0	1
	Corporates - Of Which: SME	22	0	22	14	0	0	10	0	10	12	0	0
	Retail	3	0	3	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	1	0	1	3	0	0	1	0	1	2	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Incl. RGLAs and PSEs from Q1 2025

IRB Approach

	(mln EUR, %)	As of 30/09/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 31/12/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SWEDEN	Central banks and central governments [2]	0	0	24	0	0	0	0	0	22	0	0	0
	Institutions	1,328	0	1,213	177	0	2	1,320	0	1,203	186	0	2
	Corporates	850	2	828	355	0	4	820	0	807	345	0	3
	Corporates - Of Which: Specialised Lending	576	0	575	246	0	4	559	0	559	238	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	1	0	0	1	0	1	1	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Incl. RGLAs and PSEs from Q1 2025

IRB Approach

	(mln EUR, %)	As of 30/09/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	As of 31/12/2024 Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
SWITZERLAND	Central banks and central governments [2]	4	0	4	0	0	0	1	0	1	0	0	0
	Institutions	281	0	217	62	0	0	293	0	237	66	0	0
	Corporates	864	0	864	312	0	4	825	0	783	270	0	2
	Corporates - Of Which: Specialised Lending	113	0	86	20	0	0	111	0	84	19	0	0
	Corporates - Of Which: SME	17	0	16	7	0	0	16	0	15	7	0	0
	Retail	17	0	17	3	0	0	17	0	17	4	0	0
	Retail - Secured on real estate property	12	0	12	1	0	0	11	0	11	2	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	1	0	0	11	0	11	2	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	4	0	4	1	0	0	5	0	4	2	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	4	1	0	0	4	0	4	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

[2] Incl. RGLAs and PSEs from Q1 2025

eba European Banking Authority

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	Central banks and central governments [2]	61,999	0	63,184	2,219	0	11	62,551	0	63,768	1,974	0	10
	Institutions	13,455	0	12,522	2,479	0	33	13,563	0	12,628	2,488	0	37
	Corporates	82,696	3,785	65,216	24,442	0	1,257	83,379	3,918	65,277	24,596	0	1,354
	Corporates - Of Which: Specialised Lending	30,652	1,465	28,654	12,814	0	479	29,082	1,402	26,935	12,256	0	458
	Corporates - Of Which: SME	4,379	143	3,282	861	0	32	5,521	165	4,277	1,314	0	36
	Retail	5,176	38	4,998	1,195	53	21	4,942	36	4,842	1,094	52	24
	Retail - Secured on real estate property	3,804	26	3,778	877	38	9	3,824	24	3,799	898	38	11
	Retail - Secured on real estate property - Of Which: SME	26	0	25	11	0	0	525	12	521	346	21	3
	Retail - Secured on real estate property - Of Which: non-SME	3,778	26	3,754	866	38	9	3,300	12	3,278	552	17	8
	Retail - Qualifying Revolving	62	1	57	14	0	1	645	1	677	44	1	1
	Retail - Other Retail	1,310	11	1,162	303	15	11	472	10	366	152	14	12
	Retail - Other Retail - Of Which: SME	122	0	105	43	0	1	221	7	181	89	9	7
	Retail - Other Retail - Of Which: non-SME	1,188	11	1,057	260	15	10	252	4	185	63	4	5
	Equity	777	0	667	1,269	0		819	0	689	1,311	0	
	Collective Investments Undertakings (CIU)	542	0	542	181	0		616	0	616	242	0	
	Other non credit-obligation assets				1,561						1,537		
	IRB Total [3]				33,346						33,242		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGLAs and PSEs from Q1 2025
(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.
(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
GERMANY	Central banks and central governments [2]	55,653	0	57,905	1,401	0	1	56,686	0	58,988	1,224	0	0
	Institutions	3,091	0	2,733	439	0	4	2,961	0	2,640	436	0	4
	Corporates	45,807	1,332	34,398	10,357	0	561	48,057	1,323	36,206	11,367	0	641
	Corporates - Of Which: Specialised Lending	4,961	0	4,554	1,640	0	10	6,354	0	5,942	2,311	0	10
	Corporates - Of Which: SME	4,023	143	3,158	795	0	32	5,167	165	4,144	1,245	0	36
	Retail	5,125	38	4,947	1,177	53	21	4,892	35	4,792	1,078	51	24
	Retail - Secured on real estate property	3,764	26	3,739	863	38	9	3,785	24	3,760	884	38	11
	Retail - Secured on real estate property - Of Which: SME	26	0	25	11	0	0	522	12	518	342	21	3
	Retail - Secured on real estate property - Of Which: non-SME	3,738	26	3,714	851	38	9	3,264	12	3,242	542	17	8
	Retail - Qualifying Revolving	62	1	57	14	0	1	638	1	669	44	1	1
	Retail - Other Retail	1,299	11	1,151	300	15	11	469	10	363	151	13	12
	Retail - Other Retail - Of Which: SME	122	0	105	43	0	1	220	7	180	88	9	7
	Retail - Other Retail - Of Which: non-SME	1,177	11	1,047	257	15	10	249	4	183	62	4	5
	Equity	258	0	253	483	0	0	262	0	255	487	0	0
	Collective Investments Undertakings (CIU)	48	0	48	14	0		62	0	62	21	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED STATES	Central banks and central governments [2]	4,086	0	4,086	498	0	8	3,526	0	3,526	430	0	6
	Institutions	296	0	296	82	0	1	282	0	282	78	0	1
	Corporates	11,268	858	9,550	5,176	0	243	10,570	861	8,847	4,808	0	265
	Corporates - Of Which: Specialised Lending	9,879	855	9,137	4,924	0	240	8,819	847	8,057	4,454	0	245
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	3	0	0	4	0	4	3	0	0
	Retail - Secured on real estate property	4	0	4	3	0	0	4	0	4	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	3	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	3	0	3	6	0	0	3	0	3	6	0	0
	Collective Investments Undertakings (CIU)	101	0	101	34	0		111	0	111	41	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
FRANCE	Central banks and central governments [2]	389	0	356	85	0	1	391	0	359	89	0	1
	Institutions	3,455	0	3,454	611	0	8	3,514	0	3,513	638	0	8
	Corporates	4,729	372	3,959	1,920	0	116	4,754	377	3,960	1,929	0	122
	Corporates - Of Which: Specialised Lending	3,060	361	2,953	1,291	0	103	2,920	323	2,819	1,257	0	86
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	18	0	18	34	0	0	19	0	19	37	0	0
	Collective Investments Undertakings (CIU)	47	0	47	19	0		63	0	63	35	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
	(mln EUR, %)	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure [1]	Of which: defaulted	Exposure Value [1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
UNITED KINGDOM	Central banks and central governments [2]	0	0	95	40	0	0	0	0	98	41	0	0
	Institutions	258	0	206	73	0	0	296	0	242	79	0	0
	Corporates	3,100	0	2,716	1,061	0	15	4,078	0	3,659	1,558	0	22
	Corporates - Of Which: Specialised Lending	2,660	0	2,352	929	0	14	3,598	0	3,252	1,405	0	20
	Corporates - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail	5	0	5	2	0	0	5	0	5	2	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	4	0	4	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	2	0	0	4	0	4	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	30	0	19	36	0	0	29	0	18	35	0	0
	Collective Investments Undertakings (CIU)	49	0	49	17	0		56	0	56	21	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGLAs and PSEs from Q1 2025

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Landesbank Hessen-Thüringen Girozentrale

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
LUXEMBOURG	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	70	0	14	3	0	0	64	0	64	13	0	0
	Corporates	5,100	1,007	4,587	1,768	0	220	3,037	1,082	2,589	816	0	186
	Corporates - Of Which: Specialised Lending	2,448	64	2,390	1,084	0	26	140	0	140	68	0	1
	Corporates - Of Which: SME	48	0	42	19	0	0	48	0	42	19	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	388	0	301	573	0	0	426	0	319	606	0	0
	Collective Investments Undertakings (CIU)	44	0	44	16	0		43	0	43	14	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
POLAND	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	37	0	36	4	0	0	36	0	34	4	0	0
	Corporates	2,002	0	1,789	865	0	13	2,761	0	2,369	1,049	0	15
	Corporates - Of Which: Specialised Lending	1,946	0	1,789	865	0	13	2,690	0	2,357	1,045	0	15
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
NETHERLANDS	Central banks and central governments [2]	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	408	0	407	69	0	0	421	0	420	70	0	0
	Corporates	2,202	0	1,983	809	0	8	1,883	0	1,669	769	0	8
	Corporates - Of Which: Specialised Lending	1,271	0	1,254	491	0	5	872	0	850	408	0	4
	Corporates - Of Which: SME	50	0	38	17	0	0	46	0	37	16	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	2	0	2	4	0	0	2	0	2	4	0	0
	Collective Investments Undertakings (CIU)	107	0	107	30	0		124	0	124	48	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
AUSTRIA	Central banks and central governments [2]	420	0	253	65	0	1	421	0	254	65	0	1
	Institutions	577	0	577	68	0	1	579	0	579	73	0	1
	Corporates	942	8	761	287	0	6	933	8	760	272	0	10
	Corporates - Of Which: Specialised Lending	456	0	455	163	0	2	453	0	452	150	0	2
	Corporates - Of Which: SME	9	0	9	9	0	0	10	0	9	9	0	0
	Retail	2	0	2	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	2	0	0	0	0	0	1	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SWEDEN	Central banks and central governments [2]	314	0	173	27	0	0	314	0	194	22	0	0
	Institutions	973	0	973	165	0	2	1,131	0	1,131	206	0	3
	Corporates	746	0	681	267	0	4	781	0	725	265	0	4
	Corporates - Of Which: Specialised Lending	582	0	581	219	0	3	591	0	590	215	0	3
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1	0	1	2	0	0	1	0	1	2	0	0
	Collective Investments Undertakings (CIU)	17	0	17	5	0		19	0	19	6	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Incl. RGLAs and PSEs from Q1 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions	Original Exposure [1]		Exposure Value [1]	Risk exposure amount		Value adjustments and provisions
	(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
SWITZERLAND	Central banks and central governments [2]	178	0	105	22	0	0	189	0	123	26	0	0
	Institutions	109	0	109	36	0	0	113	0	113	28	0	0
	Corporates	808	0	651	204	0	3	808	0	654	212	0	2
	Corporates - Of Which: Specialised Lending	108	0	96	18	0	0	105	0	93	16	0	0
	Corporates - Of Which: SME	10	0	8	4	0	0	15	0	12	5	0	0
	Retail	15	0	14	5	0	0	13	0	13	4	0	0
	Retail - Secured on real estate property	12	0	12	4	0	0	11	0	11	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	4	0	0	11	0	11	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	7	0	7	3	0		5	0	5	1	0	
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Incl. RGLAs and PSEs from Q1 2025

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2024 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives – Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Off-balance sheet exposures: Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Germany	1,686	1,686	125	0	172	1,389	0	1	0	0	57	0	
[3M - 1Y [		1,300	1,271	7	106	268	917	2	218	0	0	162	0	
[1Y - 2Y [		1,620	1,620	96	132	34	1,358	16	431	2	46	602	0	
[2Y - 3Y [		2,594	2,594	4	418	86	2,082	17	307	0	20	750	0	
[3Y - 5Y [		3,259	3,250	94	311	1,305	1,514	4	102	14	230	252	0	
[5Y - 10Y [		5,645	5,645	44	357	552	4,670	20	261	42	697	99	0	
[10Y - more		15,672	15,672	17	1,433	752	13,426	1,193	5,739	91	1,710	650	0	
Total		31,776	31,739	388	2,758	3,169	25,356	1,253	7,058	150	2,703	2,573	0	159
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2024												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 31/12/2024												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Others(5)	366	366	0	0	31	335	0	0	0	0	0	0	
[3M - 1Y [		187	187	29	0	36	122	0	0	0	0	0	0	
[1Y - 2Y [		310	310	24	0	94	192	0	0	0	0	0	0	
[2Y - 3Y [		287	286	9	0	135	142	0	0	0	0	0	0	
[3Y - 5Y [		1,213	1,212	2	0	804	406	0	0	0	0	0	0	
[5Y - 10Y [		1,225	1,214	28	0	508	689	0	0	0	0	0	0	
[10Y - more		551	543	9	0	80	462	0	59	0	0	0	0	
Total		**4,139**	**4,119**	**101**	**0**	**1,688**	**2,348**	**0**	**59**	**0**	**0**	**0**	**0**	**565**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Residual Maturity	Country / Region	Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Direct exposures – On balance sheet: Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: of which: Financial assets held for trading	Non-derivative financial assets by accounting portfolio: of which: Financial assets designated at fair value through profit or loss	Non-derivative financial assets by accounting portfolio: of which: Financial assets at fair value through other comprehensive income	Non-derivative financial assets by accounting portfolio: of which: Financial assets at amortised cost	Derivatives with positive fair value: Carrying amount	Derivatives with positive fair value: Notional amount	Derivatives with negative fair value: Carrying amount	Derivatives with negative fair value: Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Off balance sheet – Off-balance sheet exposures: Provisions	Risk weighted exposure amount
		As of 30/06/2025												
[0 - 3M [	Austria	7	7	0	0	0	7	0	0	0	0	0	0	
[3M - 1Y [		114	114	0	0	0	114	0	0	0	0	0	0	
[1Y - 2Y [		115	115	1	0	12	103	0	0	0	0	0	0	
[2Y - 3Y [		93	93	0	0	9	84	0	0	0	0	0	0	
[3Y - 5Y [		101	101	0	0	0	101	0	0	0	0	0	0	
[5Y - 10Y [		230	226	12	0	127	88	0	0	0	0	0	0	
[10Y - more		15	15	0	0	7	8	0	0	0	0	0	0	
Total		**676**	**671**	**13**	**0**	**154**	**504**	**0**	**0**	**0**	**0**	**0**	**0**	**131**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		10	10	0	0	10	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		27	27	0	0	0	27	0	0	0	0	0	0	
[3Y - 5Y [		202	202	0	0	5	197	0	0	0	0	0	0	
[5Y - 10Y [		305	305	0	0	15	290	0	0	0	0	0	0	
[10Y - more		200	193	7	0	0	193	0	0	0	0	0	0	
Total		**745**	**737**	**7**	**0**	**30**	**706**	**0**	**0**	**0**	**0**	**0**	**0**	**138**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2025												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Finland	36	36	36	0	0	0	0	0	0	0	44	0	
[3M - 1Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		15	15	0	0	15	0	0	0	0	0	0	0	
[5Y - 10Y [		25	25	0	0	5	20	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**97**	**97**	**36**	**0**	**20**	**40**	**0**	**0**	**0**	**0**	**44**	**0**	**3**
[0 - 3M [	France	220	220	0	0	0	220	0	0	0	0	0	0	
[3M - 1Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[1Y - 2Y [		119	120	0	0	106	14	0	0	0	0	0	0	
[2Y - 3Y [		158	158	0	0	137	21	0	0	0	0	0	0	
[3Y - 5Y [		60	60	0	0	14	46	0	0	0	0	0	0	
[5Y - 10Y [		123	119	0	0	36	82	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**682**	**678**	**0**	**0**	**292**	**386**	**0**	**0**	**0**	**0**	**0**	**0**	**46**
[0 - 3M [	Germany	1,890	1,890	109	0	24	1,756	0	69	0	12	108	0	
[3M - 1Y [		1,385	1,385	22	103	28	1,231	4	306	1	46	164	0	
[1Y - 2Y [		1,525	1,525	177	133	41	1,174	6	283	0	0	677	0	
[2Y - 3Y [		3,209	3,087	2	677	579	1,946	12	263	0	20	0	0	
[3Y - 5Y [		2,611	2,584	142	51	1,025	1,343	2	88	14	339	235	0	
[5Y - 10Y [		6,044	5,893	29	413	605	4,847	18	323	41	588	45	0	
[10Y - more		14,938	14,935	0	1,308	593	12,998	691	4,948	223	2,269	505	0	
Total		**31,603**	**31,299**	**481**	**2,684**	**2,895**	**25,296**	**733**	**6,279**	**280**	**3,274**	**1,733**	**0**	**135**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		3	3	3	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2025												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**2**	**2**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		3	3	3	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**6**	**6**	**6**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands	1	1	1	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**1**	**1**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		1	1	1	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		18	18	0	0	18	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**20**	**20**	**2**	**0**	**18**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		3	3	3	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2025 - Direct exposures - On balance sheet - Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio - of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives - Derivatives with positive fair value - Carrying amount	Derivatives with positive fair value - Notional amount	Derivatives with negative fair value - Carrying amount	Derivatives with negative fair value - Notional amount	Off balance sheet - Off-balance sheet exposures - Nominal	Off-balance sheet exposures - Provisions	Risk weighted exposure amount
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		2	2	2	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		4	4	0	0	0	4	0	0	0	0	0	0	
[1Y - 2Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		26	26	0	0	0	26	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**33**	**33**	**0**	**0**	**0**	**33**	**0**	**0**	**0**	**0**	**0**	**0**	**3**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

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2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2025												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.	4	4	0	0	4	0	0	0	0	0	0	0	
[3M - 1Y [		4	4	0	0	4	0	0	0	0	0	0	0	
[1Y - 2Y [		15	15	0	0	15	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		120	140	0	0	140	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		143	163	0	0	163	0	0	0	0	0	0	0	28
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland	33	33	0	0	0	33	0	0	0	0	0	0	
[3M - 1Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[1Y - 2Y [		54	54	0	0	0	54	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		97	97	0	0	0	97	0	0	0	0	0	0	59
[0 - 3M [	Other advanced economies non EEA	1	1	0	0	1	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		1	1	0	0	1	0	0	0	0	0	0	0	0

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)

		As of 30/06/2025												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	57	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		13	13	0	0	0	13	0	0	0	0	0	0	
Total		**13**	**13**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**0**	**57**	**0**	**15**
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	72	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		14	14	0	0	0	14	0	0	0	0	156	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	158	0	
[5Y - 10Y [		106	106	0	0	0	106	0	0	0	0	37	0	
[10Y - more		178	178	0	0	0	178	0	0	0	0	0	0	
Total		**298**	**298**	**0**	**0**	**0**	**298**	**0**	**0**	**0**	**0**	**423**	**0**	**57**
[0 - 3M [	Others[5]	1	1	1	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		73	73	28	0	45	0	0	0	0	0	0	0	
[1Y - 2Y [		21	21	0	0	21	0	0	0	0	0	0	0	
[2Y - 3Y [		10	10	0	0	10	0	0	0	0	0	0	0	
[3Y - 5Y [		738	726	33	0	703	0	0	0	0	0	0	0	
[5Y - 10Y [		292	270	40	0	176	68	0	0	0	0	0	0	
[10Y - more		92	92	5	0	67	20	0	0	0	0	0	0	
Total		**1,228**	**1,194**	**107**	**0**	**1,021**	**89**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Landesbank Hessen-Thüringen Girozentrale

As of 30/09/2024

(mln EUR)	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**38,833**	**38,833**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**18,899**	**18,899**	**244**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,795	4,795	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	13,992	13,992	244	0	0	0	0	0	2	0	0	0	0	0
Other financial corporations	82	82	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	31	31	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**125,808**	**121,957**	**32,443**	**14**	**3,851**	**0**	**3,850**	**3,787**	**383**	**351**	**1,167**	**0**	**1,156**	**1,762**
Central banks	55	55	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29,977	29,883	204	0	94	0	94	94	1	1	0	0	0	94
Credit institutions	10,686	10,686	90	0	0	0	0	0	1	0	0	0	0	0
Other financial corporations	12,141	12,139	3,378	0	2	0	2	2	9	6	1	0	1	0
Non-financial corporations	64,585	60,900	28,036	12	3,685	0	3,685	3,622	354	331	1,156	0	1,144	1,619
of which: small and medium-sized enterprises	2,611	2,483	527	0	128	0	128	82	4	3	23	0	14	50
of which: Loans collateralised by commercial immovable property	22,383	19,638	16,749	12	2,744	0	2,744	2,740	243	238	742	0	742	1,445
Households	8,364	8,295	735	2	70	0	69	69	18	14	11	0	11	49
of which: Loans collateralised by residential immovable property	6,715	6,674	544	1	40	0	40	40	12	9	1	0	1	33
of which: Credit for consumption	148	142	19	0	6	0	6	6	3	2	5	0	5	0
DEBT INSTRUMENTS other than HFT	**183,540**	**179,689**	**32,687**	**14**	**3,851**	**0**	**3,850**	**3,787**	**386**	**351**	**1,167**	**0**	**1,156**	**1,762**
OFF-BALANCE SHEET EXPOSURES	**38,981**	**38,605**	**5,889**		**376**	**0**	**365**	**325**	**46**	**34**	**52**	**0**	**40**	**11**

As of 31/12/2024

(mln EUR)	Gross carrying amount/ Nominal amount								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]					Collaterals and financial guarantees received on non-performing exposures
		Of which performing			Of which non-performing [1]				On performing exposures [2]		On non-performing exposures [3]			
			Of which Stage 2	Of which performing but past due >30 days and <=90 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]		Of which Stage 2		Of which stage 2	Of which Stage 3 [5]	
Cash balances at central banks and other demand deposits	**33,275**	**33,275**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**19,493**	**19,493**	**237**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,142	5,142	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	14,209	14,209	237	0	0	0	0	0	2	0	0	0	0	0
Other financial corporations	107	107	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	34	34	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**129,105**	**124,998**	**32,104**	**5**	**4,107**	**0**	**4,106**	**4,087**	**376**	**342**	**1,238**	**0**	**1,236**	**1,973**
Central banks	55	55	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30,284	30,190	456	0	94	0	94	94	1	1	0	0	0	94
Credit institutions	12,630	12,630	192	0	0	0	0	0	2	0	0	0	0	0
Other financial corporations	12,687	12,686	3,523	0	1	0	1	1	9	6	1	0	1	0
Non-financial corporations	65,104	61,163	27,201	0	3,941	0	3,941	3,923	346	322	1,226	0	1,224	1,830
of which: small and medium-sized enterprises	3,285	3,212	990	0	73	0	73	73	6	4	29	0	29	14
of which: Loans collateralised by commercial immovable property	22,701	19,482	15,581	0	3,219	0	3,219	3,214	204	198	900	0	899	1,666
Households	8,345	8,274	732	5	70	0	69	69	17	12	11	0	11	49
of which: Loans collateralised by residential immovable property	6,689	6,648	573	3	41	0	40	40	12	9	1	0	1	34
of which: Credit for consumption	137	131	17	0	6	0	6	6	2	2	5	0	5	0
DEBT INSTRUMENTS other than HFT	**181,873**	**177,766**	**32,342**	**5**	**4,107**	**0**	**4,106**	**4,087**	**379**	**342**	**1,238**	**0**	**1,236**	**1,973**
OFF-BALANCE SHEET EXPOSURES	**39,459**	**39,016**	**7,419**		**443**	**0**	**443**	**354**	**49**	**38**	**54**	**0**	**48**	**13**

[1] For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

[2] Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

[3] Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

[4] For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Performing and non-performing exposures

Landesbank Hessen-Thüringen Girozentrale

As of 31/03/2025

(mln EUR)	Gross carrying amount/ Nominal amount	Of which performing	Of which Stage 2	Of which performing but past due >30 days and <=90 days	Of which non-performing [1]	Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]: On performing exposures [2]	Of which Stage 2	On non-performing exposures [3]	Of which stage 2	Of which Stage 3 [5]	Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits	**36,887**	**36,887**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**19,618**	**19,618**	**208**	**0**	**0**	**0**	**0**	**0**	**2**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,213	5,213	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	14,277	14,277	208	0	0	0	0	0	2	0	0	0	0	0
Other financial corporations	95	95	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	33	33	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**126,810**	**122,809**	**29,381**	**20**	**4,001**	**0**	**4,001**	**3,944**	**406**	**372**	**1,169**	**0**	**1,161**	**1,564**
Central banks	50	50	0	0	0	0	0	0	0	0	0	0	0	0
General governments	30,010	29,916	440	0	94	0	94	94	1	1	0	0	0	94
Credit institutions	11,211	11,211	153	11	0	0	0	0	9	6	0	0	0	0
Other financial corporations	12,828	12,827	3,028	0	1	0	1	1	8	6	1	0	1	0
Non-financial corporations	64,371	60,535	25,025	0	3,836	0	3,836	3,780	369	346	1,156	0	1,149	1,421
of which: small and medium-sized enterprises	3,043	2,978	841	0	64	0	64	64	6	5	25	0	25	9
of which: Loans collateralised by commercial immovable property	22,201	19,032	14,054	0	3,170	0	3,170	3,166	184	178	854	0	854	1,264
Households	8,340	8,270	735	9	70	0	70	69	18	13	12	0	12	49
of which: Loans collateralised by residential immovable property	6,689	6,648	564	5	40	0	40	39	13	10	1	0	1	33
of which: Credit for consumption	127	121	15	0	5	0	5	5	2	1	4	0	4	0
DEBT INSTRUMENTS other than HFT	**183,316**	**179,314**	**29,589**	**20**	**4,001**	**0**	**4,001**	**3,944**	**408**	**372**	**1,169**	**0**	**1,161**	**1,564**
OFF-BALANCE SHEET EXPOSURES	**39,344**	**38,959**	**7,341**		**386**	**0**	**386**	**280**	**50**	**39**	**45**	**0**	**39**	**6**

As of 30/06/2025

(mln EUR)	Gross carrying amount/ Nominal amount	Of which performing	Of which Stage 2	Of which performing but past due >30 days and <=90 days	Of which non-performing [1]	Of which Stage 2	Of which: defaulted	Of which Stage 3 [5]	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions [4]: On performing exposures [2]	Of which Stage 2	On non-performing exposures [3]	Of which stage 2	Of which Stage 3 [5]	Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits	**37,707**	**37,707**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**19,699**	**19,699**	**1,611**	**0**	**0**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,166	5,166	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	14,413	14,413	1,592	0	0	0	0	0	2	0	0	0	0	0
Other financial corporations	72	72	19	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	49	49	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**125,397**	**121,478**	**19,109**	**4**	**3,919**	**0**	**3,919**	**3,858**	**358**	**319**	**1,162**	**0**	**1,152**	**1,582**
Central banks	50	50	0	0	0	0	0	0	0	0	0	0	0	0
General governments	29,822	29,728	399	0	95	0	95	95	1	0	0	0	0	95
Credit institutions	11,276	11,234	600	0	42	0	42	42	6	4	5	0	5	27
Other financial corporations	13,048	13,047	2,001	0	1	0	1	1	7	3	1	0	1	0
Non-financial corporations	62,800	59,090	15,424	2	3,711	0	3,711	3,650	323	296	1,145	0	1,136	1,410
of which: small and medium-sized enterprises	3,193	3,128	636	2	65	0	65	62	6	5	25	0	25	10
of which: Loans collateralised by commercial immovable property	21,386	18,204	8,626	0	3,181	0	3,181	3,177	131	126	950	0	950	1,265
Households	8,401	8,330	685	3	70	0	70	70	21	15	11	0	11	51
of which: Loans collateralised by residential immovable property	6,739	6,701	573	2	39	0	39	38	15	12	1	0	1	33
of which: Credit for consumption	117	112	14	0	5	0	5	5	2	2	4	0	4	0
DEBT INSTRUMENTS other than HFT	**182,803**	**178,884**	**20,720**	**4**	**3,919**	**0**	**3,919**	**3,858**	**361**	**320**	**1,162**	**0**	**1,152**	**1,582**
OFF-BALANCE SHEET EXPOSURES	**40,691**	**40,088**	**4,766**		**603**	**0**	**603**	**526**	**46**	**33**	**38**	**0**	**33**	**6**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures [2]	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures [2]	Of which on non-performing exposures with forbearance measures	Collateral and financial guarantees received on exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**3,608**	**2,125**	**655**	**617**	**1,898**	**947**	**3,972**	**2,384**	**854**	**820**	**1,980**	**1,044**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	111	0	0	0	0	0	120	0	0	0	0	0
Non-financial corporations	3,430	2,111	654	615	1,839	937	3,785	2,370	852	818	1,922	1,035
of which: small and medium-sized enterprises	98	38	1	1	72		49	4	1	1	31	
Households	68	14	1	1	59	11	67	13	1	1	58	10
DEBT INSTRUMENTS other than HFT	**3,608**	**2,125**	**655**	**617**	**1,898**		**3,972**	**2,384**	**854**	**820**	**1,980**	
Loan commitments given	**305**	**52**	**20**	**20**	**13**	**7**	**392**	**146**	**27**	**27**	**7**	**7**
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

[1] Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

[2] For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

[3] The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2025 EU-wide Transparency Exercise

Forborne exposures

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**3,768**	**2,260**	**812**	**779**	**1,727**	**824**	**4,069**	**2,414**	**765**	**736**	**1,897**	**892**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	91	0	0	0	0	0	99	0	0	0	0	0
Non-financial corporations	3,610	2,247	810	778	1,669	815	3,951	2,402	764	735	1,881	882
of which: small and medium-sized enterprises	58	52	23	23	2		58	52	23	23	3	
Households	67	13	1	1	58	9	19	12	1	1	16	9
DEBT INSTRUMENTS other than HFT	**3,768**	**2,260**	**812**	**779**	**1,727**		**4,069**	**2,414**	**765**	**736**	**1,897**	
Loan commitments given	**477**	**156**	**26**	**25**	**5**	**0**	**437**	**129**	**25**	**24**	**25**	**0**
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

eba European Banking Authority

2025 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Landesbank Hessen-Thüringen Girozentrale

(mln EUR)	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount				Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]	Gross carrying amount				Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]
		Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	5	0	0	5	0	0	5	0	0	5	0	0
B Mining and quarrying	93	42	42	93	8	0	99	40	40	99	8	0
C Manufacturing	6,212	169	169	6,212	69	0	6,002	154	154	6,002	99	0
D Electricity, gas, steam and air conditioning supply	6,039	70	70	6,031	43	0	6,541	46	46	6,534	21	0
E Water supply	3,646	0	0	3,595	1	0	3,310	0	0	3,260	1	0
F Construction	349	20	20	349	3	0	418	81	81	418	38	0
G Wholesale and retail trade	1,907	58	58	1,907	17	0	1,880	53	53	1,880	13	0
H Transport and storage	3,803	70	70	3,798	5	0	3,674	5	5	3,669	7	0
I Accommodation and food service activities	103	0	0	103	0	0	108	1	1	108	0	0
J Information and communication	2,893	68	68	2,893	65	0	3,098	13	13	3,098	10	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	31,514	3,128	3,128	31,514	1,271	0	31,802	3,497	3,497	31,802	1,362	0
M Professional, scientific and technical activities	1,732	36	36	1,732	20	0	1,662	1	1	1,662	6	0
N Administrative and support service activities	3,172	22	22	3,172	5	0	2,523	49	49	2,523	4	0
O Public administration and defence, compulsory social security	879	0	0	879	0	0	1,273	0	0	1,273	0	0
P Education	390	0	0	390	0	0	372	0	0	372	0	0
Q Human health services and social work activities	1,340	1	1	1,340	2	0	1,447	1	1	1,447	2	0
R Arts, entertainment and recreation	142	0	0	141	0	0	136	0	0	136	0	0
S Other services	367	1	1	367	1	0	755	1	1	754	2	0
Loans and advances	64,585	3,685	3,685	64,521	1,510	0	65,104	3,941	3,941	65,042	1,572	0

(mln EUR)	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount				Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]	Gross carrying amount				Accumulated impairment [1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures [1]
		Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment				Of which: non-performin	of which: defaulted	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	5	0	0	5	0	0	5	0	0	5	0	0
B Mining and quarrying	107	40	40	107	7	0	108	38	38	108	8	0
C Manufacturing	6,110	129	129	6,110	201	0	6,234	117	117	6,234	197	0
D Electricity, gas, steam and air conditioning supply	6,550	34	34	6,544	14	0	6,412	32	32	6,406	19	0
E Water supply	3,377	0	0	3,329	0	0	3,347	2	2	3,300	1	0
F Construction	438	81	81	438	38	0	408	21	21	408	3	0
G Wholesale and retail trade	1,821	53	53	1,821	12	0	2,025	52	52	2,025	29	0
H Transport and storage	3,440	4	4	3,436	4	0	3,012	3	3	3,008	2	0
I Accommodation and food service activities	105	1	1	105	0	0	113	1	1	113	0	0
J Information and communication	3,151	13	13	3,151	10	0	2,769	13	13	2,769	12	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	31,454	3,435	3,435	31,454	1,227	0	30,144	3,389	3,389	30,144	1,184	0
M Professional, scientific and technical activities	1,743	1	1	1,743	6	0	1,907	1	1	1,907	7	0
N Administrative and support service activities	2,496	45	45	2,496	3	0	2,559	39	39	2,559	3	0
O Public administration and defence, compulsory social security	1,246	0	0	1,246	0	0	1,306	0	0	1,306	0	0
P Education	358	0	0	358	0	0	354	0	0	354	0	0
Q Human health services and social work activities	1,467	1	1	1,467	2	0	1,467	1	1	1,467	2	0
R Arts, entertainment and recreation	136	0	0	136	0	0	128	0	0	128	0	0
S Other services	368	1	1	367	1	0	502	1	1	501	1	0
Loans and advances	64,371	3,836	3,836	64,311	1,526	0	62,800	3,711	3,711	62,743	1,468	0

[1] The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1) , institutions are asked to keep reporting the outdated codes (NACE rev. 2). [ref: EBA's Q&A 2024_7158]